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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/714,422	11/16/2000	Warren B. Soltis	00-494-US	4146

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EXAMINER

SINGH, RACHNA

ART UNIT	PAPER NUMBER
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2176

DATE MAILED: 02/25/2004

3

Please find below and/or attached an Office communication concerning this application or proceeding.

10

Office Action Summary

Application No.

09/714,422

Applicant(s)

SOLTIS ET AL.

Examiner

Rachna Singh

Art Unit

2176

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 November 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>2 on 1/14/02</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This action is responsive to communications: Application filed 11/16/00.
2. Claims 1-20 are pending. Claims 1, 7, 13, and 18 are independent claims.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. Claims 1-2, 4-6, 13, and 17 are rejected under 35 U.S.C. 102(e) as being anticipated by Kolling et al., US 6,385,595 B1, 5/7/02 (filed 6/25/99).

In reference to claim 1, Kolling teaches an electronic statement presentment system in which statements are built using a template authoring workstation and transmitted over a server to a customer. See abstract and column 10, lines 25-38. Compare to ***“a design system, comprised of: a web server”***. The authoring (or design) system comprises a computer located at the biller (client) who utilizes current authoring packages to create templates for creating an electronic statement (product). See column 9, lines 50-67. Kolling further teaches that a variety of data formats for transmitting an electronic statement can be used such as Adobe PDF format. See column 6, lines 4-10 and column 10, lines 10-34. Compare to ***“a client computer; and a PDF rendering engine for automatically generating a PDF based on a desired***

product designed at the client computer, wherein said server, said computer, and said engine are in communication with each other”.

In reference to claim 2, Kolling teaches having a central database with biller information made available to the system. See column 14, lines 5-31.

In reference to claim 4, Kolling teaches producing the electronic statement based on the PDF. See column 10.

In reference to claim 5, Kolling teaches using an authoring tool that allows users to define various features of a bank statement (product) using a template. See columns 9-10.

In reference to claim 6, Kolling teaches that the template can include logos, special fonts, and any graphics to be presented on the statement. See column 9, lines 50-67.

In reference to claim 13, Kolling teaches providing a graphical representation of the electronic statement (product) with its related elements. See figure 6B, element 538. Kolling further teaches that creating the design editor involves defining tables and relations sufficient to represent the most general case of the statement and graphically laying out the data elements to be placed on the statement. See figure 6B and column 17, lines 40-56.

In reference to claim 17, Kolling teaches that the user may edit elements in the statement using the template. See figure 6B.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claim 3 is rejected under 35 U.S.C. 103(a) as being unpatentable over Kolling et al., US 6,385,595 B1, 5/7/02 (filed 6/25/99) in view of Hitchcock et al., US 6,345,278 B1, 2/5/02 (filed 6/3/99).

In reference to claim 3, Kolling does not state the use of name-value pairs; however, Hitchcock does. Hitchcock teaches customizing an application using name-value pairs. Hitchcock's system allows for new applicant attributes to be incorporated into the system and allows the content and appearance of the application to be changed. It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate the entry of name-value pairs into the rendering engine of Kolling as it allows for a value to be associated with a name and furthermore, Hitchcock and Kolling are of analogous art in that they deal with customizing a product using an editing program. See abstract of Kolling and column 8, lines 20-38 of Hitchcock.

7. Claims 7-10, 12, 18, and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hitchcock et al., US 6,345,278 B1, 2/5/02 (filed 6/3/99) in view of Kolling et al., US 6,385,595 B1, 5/7/02 (filed 6/25/99).

In reference to claim 7, Hitchcock teaches a system for customizing an application over the Internet. The content and appearance of the application can be changed. Hitchcock's system uses customizable on-line forms. The forms are branded

for its institution and differ in appearance and content. The user can include new attributes to the original attributes. See abstract. Compare to ***“designing a product, comprising the steps of: providing to a user at least one web page including selectable preliminary choices about the product; receiving an indicator of said preliminary design choices from the user;”*** Hitchcock teaches customizing an application using name-value pairs. Hitchcock's system allows for new applicant attributes to be incorporated into the system and allows the content and appearance of the application to be changed. Compare to ***“receiving name-value pairs of information describing at least one attribute of said product”***. While Hitchcock's customization of an application is done using web based forms, it does not necessarily disclose a design editor. Kolling does. As discussed above in reference to claim 1, Kolling teaches an electronic statement presentment system in which statements are built using a template authoring workstation and transmitted over a server to a customer. See abstract and column 10, lines 25-38. The authoring (or design) system comprises a computer located at the biller (client) who utilizes current authoring packages to create templates for creating an electronic statement (product). See column 9, lines 50-67. Kolling further teaches that a variety of data formats for transmitting an electronic statement can be used such as Adobe PDF format. See column 6, lines 4-10 and column 10, lines 10-34. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine Kolling's design system in a web page as taught by Hitchcock as it allows a user to access the design system via the Internet and extends its accessibility. Furthermore, it would have been obvious to

one of ordinary skill in the art at the time of the invention to incorporate the entry of name-value pairs into the rendering engine of Kolling as it allows for a value to be associated with a name and furthermore, Hitchcock and Kolling are of analogous art in that they deal with customizing a product using an editing program. See abstract of Kolling and column 8, lines 20-38 of Hitchcock. Compare to ***“providing a web-based design editor to said user”*** and ***“generating a PDF based on said preliminary design choices and said name-value pairs”***.

In reference to claim 8, both Hitchcock and Kolling teach publishing the PDF document once it has been customized to the user's liking. See column 8, lines 20-40 of Hitchcock and column 6 and 10 of Kolling.

In reference to claims 9 and 10, both Hitchcock and Kolling teach providing a template or online-form from a database. See figure 1 of Hitchcock and figure 5 and 17 of Kolling. It was well known in the art at the time of the invention to provide software products from both local memory caches and remote servers to a user, thus it would have been obvious to one of ordinary skill in the art at the time of the invention to obtain the editor from a memory cache or a web server.

In reference to claim 12, Hitchcock teaches customizing an application using name-value pairs. Hitchcock's system allows for new applicant attributes to be incorporated into the system and allows the content and appearance of the application to be changed. See column 8, lines 20-38.

Claim 18 is rejected under the same rationale used in claim 7 above.

In reference to claim 20, although Hitchcock and Kolling do not teach the electronic display to be an Internet website portal, it would have been obvious to one of ordinary skill in the art to utilize the design engine and web-based design tool to develop a series of webpages to make up an Internet website portal as the tools simply allow a user to define certain features of a document.

8. Claims 14-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kolling et al., US 6,385,595 B1, 5/7/02 (filed 6/25/99).

In reference to claim 14, Kolling does not state that the table and the graphical layout are displayed in two separate screen windows; however, as Kolling does suggest that the elements are represented by the table. Thus it would have been obvious to one of ordinary skill in the art at the time of the invention to display these two elements in different screens to allow the user to visualize the table and graphical representation separately.

In reference to claim 15, it was notoriously well known in the art at the time of the invention to utilize a mouse in making a selection.

9. Claims 11 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hitchcock et al., US 6,345,278 B1, 2/5/02 (filed 6/3/99) in view of Kolling et al., US 6,385,595 B1, 5/7/02 (filed 6/25/99), as applied to claim 7 and 18 above, and in further view of Ferguson et al., US 5,819,092, 10/6/98.

In reference to claims 11 and 19, Hitchcock/Kolling do not teach a drag-and-drop functionality; however, Ferguson does. Ferguson teaches an online development tool in which drag-and-drop functionalities can be used on the user interface. See column 19,

lines 5-25. It would have been obvious to one of ordinary skill in the art to utilize a drag-and-drop functionality to relocate attributes in the system of Kolling since it is an efficient way to move objects around on a graphical interface.

10. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over Kolling et al., US 6,385,595 B1, 5/7/02 (filed 6/25/99) in view of Ferguson et al., US 5,819,092, 10/6/98.

In reference to claim 16, Kolling do not teach a drag-and-drop functionality; however, Ferguson does. Ferguson teaches an online development tool in which drag-and-drop functionalities can be used on the user interface. See column 19, lines 5-25. It would have been obvious to one of ordinary skill in the art to utilize a drag-and-drop functionality to relocate attributes in the system of Kolling since it is an efficient way to move objects around on a graphical interface.

Conclusion

11. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.


King et al. US 6,161,114

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Rachna Singh whose telephone number is 703.305.1952. The examiner can normally be reached on M-F (8:30-5).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Feild can be reached on 703.305.9792. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

RS
2/20/04



SANJIV SHAH
PRIMARY EXAMINER